S8180-3-F

SUPPLEMENT TO THE 1985 ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1985

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

TABLE OF CONTENTS

Applications Received or Acted Upon in 1985 4

Status Changes in 1985 8

List of Independent Companies 12

List of Chain Companies 13

Consolidated Balance Sheets:

- Independent Companies 14
- Chain Companies 15
- Industry 16

Consolidated Income Statements:

- Independent Companies 17
- Chain Companies 18
- Industry 19

Delinquent Accounts, 1985, Consumer Finance Business Only 20

Range of Consumer Finance Loans 21

Selected Financial Ratios of Independent Companies, Chain Companies and Industry 22

List of Offices 23

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

NEW CONSUMER FINANCE OFFICES

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
10/22/84	Avco Financial Services of Madison Heights, Inc.	8727 Cooper Road Fairfax County, VA	Approved 3/21/85
1/18/85	General Finance Corporation of Virginia	2001C South Military Highway City of Chesapeake, VA	Approved 3/21/85
2/5/85	Union Finance Corporation	9828 Midlothian Turnpike Chesterfield County, VA	Approved 3/21/85
2/7/85	Security Pacific Finance Corp.	Route 11, Wythe Shopping Plaza Town of Wytheville, Wythe County, VA	Approved 3/21/85
3/22/85	Public Finance Corporation	218 First Street City of Radford, VA	Approved 5/13/85
4/2/85	Sovran Credit Corporation	801 West Main Street City of Charlottesville, VA	Approved 5/7/85
4/15/85	Highland Financial Services, Inc.	508 Main Street City of Clifton Forge, VA	Approved 5/31/85
4/19/85	Norwest Financial Virginia, Inc.	9321 Midlothian Turnpike Chesterfield County, VA	Approved 6/10/85
4/26/85	Blazer Financial Services, Inc.	6949 Hull Street Road Chesterfield County, VA	Approved 6/10/85
5/3/85	Finance One of Virginia, Inc.	1978 Williams Street, Westwood Village, Suite 1978 City of Fredericksburg, VA	Approved 6/19/85
5/6/85	Aetna Finance Company, d/b/a ITT Financial Services	7521 & 7523 Presidential Lane #18 & 19 Prince William County, VA	Approved 7/10/85
5/15/85	Capitol Credit Plan of Virginia, Inc.	220 First Street City of Radford, VA	Approved 7/10/85
5/15/85	Aetna Finance Company, d/b/a ITT Financial Services	300 Westwood Office Park, #300 Spotsylvania County, VA	Approved 7/10/85
5/23/85	Capitol Credit Plan of Virginia, Inc.	316C South Virginia Avenue Collinsville, Henry County, VA	Approved 7/24/85
5/28/85	Mercury Finance Company of Virginia	3584B North Military Highway City of Norfolk, VA	Approved 7/10/85
6/11/85	City Finance Company, d/b/a Public Finance Corporation	Westwood Village Shopping Center 2620 West Main Street Augusta County, VA	Approved 7/24/85

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

NEW CONSUMER FINANCE OFFICES—Continued

6/20/85	Beneficial Virginia, Inc.	7214 Williamson Road Market Square Shopping Center Roanoke, County, VA	Approved 8/7/85
7/18/85	Provident Finance Company of Virginia, Inc.	120 East Washington Street City of Suffolk, VA	Approved 8/14/85
7/18/85	Provident Finance Company of Virginia, Inc.	5 North Sycamore Street City of Petersburg, VA	Approved 8/14/85
8/9/85	Piedmont Finance Service, Incorporated	Triangle Plaza Shopping Center Appomattox County, VA	Approved 9/30/85
8/23/85	City Finance Company, d/b/a Public Finance Corporation	Franklin Plaza, 157 College Drive City of Franklin, VA	Approved 9/30/85
9/30/85	Finance One of Virginia, Inc.	2645 Peters Creek Road, N.W. City of Roanoke, VA	Approved 11/20/85
10/8/85	Avco Financial Services of Madison Heights, Inc.	5347 Lila Lane City of Virginia Beach, VA	Approved 11/20/85
10/30/85	City Finance Company, d/b/a Public Finance Corporation	Rolling Hill Center 789 East Market Street City of Harrisonburg, VA	Pending
10/31/85	Avco Financial Services of Madison Heights, Inc.	5207 Bernard Drive Roanoke County, VA	Approved 11/27/85
10/31/85	Avco Financial Services of Madison Heights, Inc.	9927 Hull Street Road Chesterfield County, VA	Approved 12/19/85
10/31/85	City Finance Company, d/b/a Public Finance Corporation	6223 Portsmouth Boulevard City of Portsmouth, VA	Approved 12/19/85
11/25/85	TranSouth Financial Corporation	Suite 111, 3420 Holland Road City of Virginia Beach, VA	Pending
12/13/85	Avco Financial Services of Madison Heights, Inc.	5191 Brook Road Henrico County, VA	Pending
12/23/85	Security Pacific Finance Corp.	1430 Davis Ford Road Dominion Professional Center Prince William County, VA	Pending

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

CONSUMER FINANCE OFFICE RELOCATIONS

DATE REC'D	CONSUMER FINANCE COMPANY		LOCATION	ACTIVITY
12/18/84	Union Finance Corporation	From: To:	5 North Sycamore Street 45 Goodrich Avenue both in the City of Petersburg, Va	Approved 1/31/85
2/19/85	Blazer Financial Services, Inc.	From: To:	113 North Market Street 110 Exchange Street both in the City of Danville, VA	Approved 3/8/85
3/21/85	Security Pacific Finance Corp.	From: To:	7900 Marshall Avenue 6060 Jefferson Avenue Suite L-500, both in the City of Newport News, VA	Approved 4/19/85
3/25/85	Beneficial Virginia Inc.	From: To:	4142-15 Melrose Avenue, N.W. City of Roanoke, VA 7214 Williamson Road Roanoke County, VA	Withdrawn 6/17/85
4/1/85	Blazer Financial Services, Inc.	From: To:	320 East Grace Street City of Richmond, VA 6949 Hull Street Road Chesterfield County, VA	Withdrawn 4/22/85
4/8/85	Security Pacific Finance Corp.	From: To:	2006 Wakefield Street 2787 South Crater Road, both in the City of Petersburg, VA	Approved 5/7/85
4/12/85	Security Pacific Finance Corp.	From: To:	300 Preston Avenue, Suite 300 300 Preston Avenue, Suite 100 both in the City of Charlottesville, VA	Approved 4/25/85
4/23/85	General Finance Corporation of Virginia	From: To:	7067 Brookfield Plaza 7054 Spring Garden Drive both in Springfield, Fairfax County, VA	Approved 5/7/85
5/6/85	Beneficial Virginia Inc.	From: To:	2616 Princess Anne Street 303 Chatham Square Shopping Center, both in Stafford County, VA	Approved 6/24/85
5/28/85	Beneficial Virginia Inc.	From: To:	10169 Hull Street, Store 10 10175 Hull Street, Store 7 both in Chesterfield County, VA	Approved 6/10/85
5/31/85	FinanceAmerica Corporation	From: To:	4301 Melrose Avenue, N.W. Tanglewood West Building 3959 Electric Road, S.W. both in Roanoke County, VA	Denied 7/24/85
6/10/85	Union Finance Corporation	From: To:	120 East Washington Street 1703 North Main Street, both in the City of Suffolk, VA	Approved 7/10/85

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1985

RELOCATIONS—Continued

7/5/85	BarclaysAmerican/Financial Inc.	From: To:	3762 Virginia Beach Boulevard Lynnhaven Corporate Center, Suite 140, 770 Lynnhaven Parkway both in the City of Virginia Beach, VA	Approved 7/24/85
7/31/85	TranSouth Financial Corporation	From: To:	9903-B Jefferson Avenue 6212 Jefferson Avenue both in the City of Newport News, VA	Approved 8/14/85
9/19/85	City Finance Company, d/b/a Public Finance Corporation	From: To:	613 High Street 6223 Portsmouth Boulevard both in the City of Portsmouth, VA	Denied 10/30/85
10/8/85	Avco Financial Services of Madison Heights, Inc.	From: To:	25 Franklin Drive City of Roanoke, VA 5207 Bernard Drive, S.W. Roanoke County, VA	Withdrawn 10/28/85
10/10/85	General Finance Corporation of Virginia	From: To:	3925 Hull Street 3905 A&B Hull Street both in the City of Richmond, VA	Approved 10/28/85
10/15/85	Associates Financial Services Company of Virginia, Inc.	From: To:	123 West Beverly Street Suite 112, Statler Plaza 850 Statler Boulevard, both in the City of Staunton, VA	Approved 11/6/85
10/21/85	General Finance Corporation of Virginia	From: To:	1909-7 Victory Boulevard Store #4, 2036 Victory Boulevard, both in the City of Portsmouth, VA	Approved 11/20/85
11/1/85	Beneficial Virginia Inc.	From: To:	1104 Green Run Square Shopping Center 1106 Green Run Square Shopping Center, both in the City of Virginia Beach, VA	Approved 12/11/85
12/20/85	Security Pacific Finance Corp.	From: To:	Pembroke 3, Suite 138 289 Pembroke Office Park 760 Lynnhaven Parkway, Suite 140 both in the City of Virginia Beach, VA	Pending

CONSUMER FINANCE OFFICE STATUS CHANGES — 1985

NEW CONSUMER FINANCE OFFICES

January	21	General Finance Corporation of Virginia opened an office at 9936 Midlothian Turnpike, Chesterfield County, VA
January	21	Capitol Credit Plan of Virginia, Inc. opened an office at Piney Forest Shopping Center, Space 1, Piney Forest Road, City of Danville, VA.
February	4	Avco Financial Services of Madison Heights, Inc. opened an office at 3125 Ordway Drive, N.W., City of Roanoke, VA.
February	4	Capitol Credit Plan of Virginia, Inc. opened an office at 4019 Halifax Road, South Boston, Halifax County, VA.
March	11	Aetna Finance Company, d/b/a ITT Financial Services opened an office at Herndon Center, 366 Elden Street, Store 19, Herndon, VA.
May	6	Union Finance Corporation opened an office at 9828 Midlothian Turnpike, Chesterfield County, VA.
May	13	General Finance Corporation of Virginia opened an office at 2001C South Military Highway, City of Chesapeake, VA.
May	13	Security Pacific Finance Corp. opened an office at Route 11, Wythe Shopping Center, Town of Wytheville, Wythe County, VA.
June	3	City Finance Company, d/b/a Public Finance Corporation opened an office at 218 First Street, City of Radford, VA.
June	24	Norwest Financial Virginia, Inc. opened an office at 9321 Midlothian Turnpike, Chesterfield County, VA.
July	1	Blazer Financial Services, Inc. opened an office at 6949 Hull Street Road, Chesterfield County, VA.
July	15	Sovran Credit Corporation opened an office at 801 West Main Street, City of Charlottesville, VA.
July	19	Mercury Finance Corporation of Virginia opened an office at 3548B North Military Highway, City of Norfolk, VA.
August	1	Aetna Finance Company, d/b/a ITT Financial Services opened an office at 300 Westwood Office Park, Fredericksburg, Spotsylvania County, VA.
August	5	Finance One of Virginia, Inc. opened an office at 1978 Williams Street, Westwood Village, City of Fredericksburg, VA.
August	15	Aetna Finance Company, d/b/a ITT Financial Services opened an office at 7521 & 7523 Presidential Lane, Suites 18 & 19, Manassas, Prince William County, VA.
August	19	Provident Finance Company of Virginia, Inc. opened an office at 120 East Washington Street, City of Suffolk, VA.
August	19	Provident Finance Company of Virginia, Inc. opened an office at 5 North Sycamore Street, City of Petersburg, VA.
August	19	City Finance Company, d/b/a Public Finance Corporation opened an office at Westwood Village Shopping Center, 2620 West Main Street, Waynesboro, Augusta County, VA.
September	9	Beneficial Virginia Inc. opened an office at 7214 Williamson Road, Roanoke County, VA.

CONSUMER FINANCE OFFICE STATUS CHANGES - 1985

NEW OFFICES—Continued

September	9	Capitol Credit Plan of Virginia, Inc. opened an office at 220 First Street, City of Radford, VA.
September	25	Avco Financial Services of Madison Heights, Inc. opened an office at 8727-C Cooper Road, City of Alexandria, VA.
November	5	Capitol Credit Plan of Virginia, Inc. opened an office at 316 Virginia Avenue, Space C, Collinsville, Henry County, VA.
November	8	Piedmont Finance Service, Inc. opened an office at Triangle Plaza Shopping Center, Appomattox County, VA.
November	11	City Finance Company, d/b/a Public Finance Corporation opened an office at Franklin Plaza, 157 College Drive, City of Franklin, VA.
November	25	Finance One of Virginia, Inc. opened an office at 2645 Peters Creek Road, N.W., City of Roanoke, VA.
December	1	Avco Financial Services of Madison Heights, Inc. opened an office at 5207 Bernard Drive, S.W., City of Roanoke, VA.

CONSUMER FINANCE OFFICE RELOCATIONS

January	10	TranSouth Financial Corporation moved its office from 604 Merrimac Trail to 616 Merrimac Trail, both in the City of Williamsburg, VA.
January	16	BarclaysAmerican/Financial, Inc. moved its office from 135 Maple Avenue, West to 424-426 Maple Avenue, East, both in Vienna, Fairfax County, VA.
January	29	Household Finance Corporation moved its office from 7½ North Loudoun Street to 621 Apple Blossom Drive, Apple Blossom Convenience Center, both in the City of Winchester, VA.
April	1	FinanceAmerica Corporation moved its office from 1711D Seminole Trail to 3042D Berkmar Drive, both in Albemarle County, VA.
May	6	Security Pacific Finance Corp. moved its office from 7900 Marshall Avenue to 6060 Jefferson Avenue, Suite L-500, both in the City of Newport News, VA.
May	20	Security Pacific Finance Corp. moved its office from Suite 300, 300 Preston Avenue to Suite 100, 300 Preston Avenue, both in the City of Charlottesville, VA.
June	3	General Finance Corporation of Virginia moved its office from 7067 Brookfield Plaza to 7054 Spring Garden Drive, both in Springfield, Fairfax County, VA.
June	17	Beneficial Virginia Inc. moved its office from 10169 Hull Street, Store 10 to 10175 Hull Street, Store 7, both in Chesterfield County, VA.
July	1	Security Pacific Finance Corp. moved its office from 2006 Wakefield Street to 2787 South Crater Road, both in the City of Petersburg, VA.
July	1	Blazer Financial Services, Inc. moved its office from 113 North Market Street to 110 Exchange Street, both in the City of Danville, VA.

CONSUMER FINANCE OFFICE STATUS CHANGES - 1985

RELOCATIONS—Continued

July	24	Beneficial Virginia Inc. moved its office from 2616 Princess Anne Street, City of Fredericksburg to 303 Chatham Square Shopping Center, Stafford County, VA.
September	6	BarclaysAmerican/Financial moved its office from 3762 Virginia Beach Boulevard to Lynnhaven Corporate Center, 770 Lynnhaven Parkway, both in the City of Virginia Beach, VA.
November	8	Associates Financial Services Corporation of Virginia, Inc. moved its office from 123 West Beverly Street to Suite 112, 850 Statler Boulevard, both in Staunton, VA.
December	16	TranSouth Financial Corporation moved its office from 9903B Jefferson Avenue to 6212 Jefferson Avenue, both in the City of Newport News, VA.

CONSUMER FINANCE OFFICE CLOSINGS

February	25	Tusing Finance Company, Incorporated closed its office at 323 High Street, City of Portsmouth, VA.
March	26	CoreStates Finance of Virginia, Inc. closed its office at 10895 Main Street, Fairfax, VA.
March	27	Household Finance Corporation of Virginia closed its office at 201 North Washington Highway, Ashland, Hanover County, VA.
May	13	Security Pacific Finance Corp. closed its office at Main Street, Town of Hillsville, Carroll County, VA.
June	24	FinanceAmerica Corporation closed its office at 7814 Carousel Lane, Richmond, VA.
June	24	FinanceAmerica Corporation closed its office at 11781 Lee Jackson Memorial Highway, Fairfax, VA.
June	24	FinanceAmerica Corporation closed its office at 3042D Berkmar Drive, Charlottesville, VA.
June	28	Blazer Financial Services, Inc. closed its office at 320 East Grace Street, City of Richmond, VA.
August	2	Finance One of Virginia, Inc. closed its office at Main Street, Bowling Green, VA.
August	12	FinanceAmerica Corporation closed its office at 4301 Melrose Avenue, N.W., Roanoke County, VA.
August	16	Union Finance Corporation closed its office at 120 East Washington Street, City of Suffolk, VA.
August	16	Union Finance Corporation closed its office at 5 North Sycamore Street, City of Petersburg, VA.

CONSUMER FINANCE OFFICE STATUS CHANGES - 1985

CLOSINGS—Continued

September	9	Beneficial Virginia Inc. closed its office at 4142 Melrose Avenue, N.W., City of Roanoke, VA.
December	1	Avco Financial Services of Madison Heights, Inc. closed its office at 25 Franklin Road, S.W., Roanoke, VA.

INDEPENDENT*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1985

Company	Number of Offices	ASSETS		
		Consumer Finance Business	Other Business	Total Business
1. Altavista Loan Company	1	$ 733,425	$ -0-	$ 733,425
2. Arlington Finance and Loan Corporation	1	413,509	701,047	1,114,556
3. Bynum Finance Corporation	1	1,817,244	-0-	1,817,244
4. Capitol Loan Company, Incorporated	1	937,870	29,385	967,255
5. Collinsville Finance Corporation	1	525,975	-0-	525,975
6. Colonial Loans, Inc.	1	1,528,943	44,853	1,573,796
7. Community Finance Company	4	3,670,062	320,549	3,990,611
8. Danville Finance & Loan Corporation	1	507,573	24,697	532,270
9. Franklin Finance Company, Inc.	1	1,226,829	-0-	1,226,829
10. Henry County Small Loan Corporation	1	571,844	-0-	571,844
11. Homestead Financial Services of Va., Inc.	1	792,969	142,136	935,105
12. Knight Finance Company, Inc.	1	766,562	-0-	766,562
13. Moore Loans, Incorporated	1	1,668,912	2,794,614	4,463,526
14. Parks Finance Service, Inc.	3	3,631,558	-0-	3,631,558
15. Piedmont Finance Service, Incorporated	3	865,329	-0-	865,329
16. South Norfolk Loan Corporation	1	1,152,694	-0-	1,152,694
17. Southside Finance Company	1	267,689	-0-	267,689
18. Stuart Finance & Loan Corporation	1	389,755	-0-	389,755
19. Sussex Finance & Loan Corporation	1	271,131	8,905	280,036
20. The Finance Company	3	3,098,753	4,780,463	7,879,216
21. Valley Finance Service, Inc.	2	1,663,219	259,355	1,922,574
TOTAL	31	$26,501,845	$9,106,004	$35,607,849

*Those consumer finance companies who only operate in the state of Virginia and are not affiliated with a bank holding company.

CHAIN*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1985

Company	Number of Offices	ASSETS		
		Consumer Finance Business	Other Business	Total Business
1. Ashland Finance Company of Virginia	1	$ 1,479,972	$ 593,466	$ 2,073,438
2. Associates Financial Services Company of Virginia, Inc.	18	15,043,710	64,484,363	79,528,073
3. Avco Financial Services of Madison Heights, Inc	10	12,905,367	133,268	13,038,635
4. BarclaysAmerican/Financial, Inc.	6	5,623,506	14,583,128	20,206,634
5. Beneficial Virginia Inc.	28	31,942,137	34,827,274	66,769,411
6. Blazer Financial Services, Inc.	11	10,533,114	9,077,972	19,611,086
7. Capitol Credit Plan of Virginia	7	4,640,119	1,470,931	6,111,050
8. C.I.T. Financial Services Inc. of Delaware	1	271,753	3,211,219	3,482,972
9. Commercial Credit Loans, Inc.	5	3,550,245	13,625,585	17,175,830
10. CoreStates of Virginia, Inc.	1	1,158,542	263,039	1,421,581
11. Creditway of America, Inc. (No. 2 Creditway of America) (No. 3 Creditway of America) (General Finance Corporation of Virginia)	29	36,599,989	27,833,235	64,433,224
12. FinanceAmerica Corporation	5	3,292,219	22,929,906	26,222,125
13. Finance One of Virginia, Inc.	41	68,543,545	21,240,888	89,784,433
14. Household Finance Corporation	35	28,631,458	72,648,561	101,280,019
15. Aetna Finance Company, d/b/a ITT Financial Services	15	28,943,966	2,793,342	31,737,308
16. Kentucky Finance Co., Inc., Bristol, Virginia	2	2,227,322	854,196	3,081,518
17. Landmark Financial Services of Virginia, Inc.	8	4,716,222	7,424,706	12,140,928
18. Mercury Finance Company of Virginia	3	1,799,283	1,651,712	3,450,995
19. Norwest Financial Virginia, Inc.	1	126,372	399,569	525,941
20. Peoples Loans, Inc.	1	497,902	730,639	1,228,541
21. PFS Financial Services, Incorporated	1	1,553,150	525,756	2,078,906
22. Provident Finance Company of Virginia, Inc.	14	17,546,110	4,780,027	22,326,137
23. City Finance Company, d/b/a Public Finance Corporation	10	5,502,415	5,108,567	10,610,982
24. Rouss Finance Company	2	1,191,484	243,136	1,434,620
25. Security Pacific Finance Corp.	27	29,415,877	49,659,058	79,074,935
26. Sovran Credit Corporation	7	4,749,831	10,567,263	15,317,094
27. Transamerica Financial Services	1	1,344,036	2,393,129	3,737,165
28. TranSouth Financial Corporation	12	8,513,585	29,423,492	37,937,077
29. Union Finance Corporation	1	69,239	2,737,881	2,807,120
TOTAL	303	$332,412,470	$406,215,308	$738,627,778

*Those consumer finance companies who operate in other states in addition to Virginia and/or are affiliated with a bank holding company.

INDEPENDENT COMPANIES
BALANCE SHEET
DECEMBER 31, 1985

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
ASSETS			
Receivables:			
Gross Receivables	$28,089,245	$10,916,854	$39,006,099
Less: Unearned charges	2,763,023	1,922,035	4,685,058
Total Net Loans Receivable	25,326,222	8,994,819	34,321,041
Less: Allowance for possible loan losses	812,994	162,023	975,017
Adjusted Net Receivables	24,513,228	8,832,796	33,346,024
Cash on Hand and in Banks	737,649	96,226	833,875
Short-term Investments	354,500	20,793	375,293
Real Estate (less depreciation)	59,605	18,715	78,320
Furniture, Fixtures & Equipment (less depreciation)	254,399	63,689	318,088
Deferred Charges	14,816	281	15,097
Other Assets	567,648	73,504	641,152
TOTAL ASSETS	$26,501,845	$ 9,106,004	$35,607,849
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 6,381,573	$ 2,088,264	$ 8,469,837
Parent company or affiliate	3,617,282	4,624,176	8,241,458
Other short-term borrowings	5,132,824	303,474	5,436,298
Total short-term borrowings	15,131,679	7,015,914	22,147,593
Long-Term Borrowings:			
Bonds and debentures	2,750,594	875,444	3,626,038
Other long-term notes	142,888	108,959	251,847
Branch office capital allocated to debt	-0-	-0-	-0-
Total long-term borrowings	2,893,482	984,403	3,877,885
Total Borrowings	18,025,161	8,000,317	26,025,478
Other Liabilities	727,569	322,491	1,050,060
Total Liabilities	18,752,730	8,322,808	27,075,538
Net Worth (individual or partnership)	216,438	-0-	216,438
Shareholders Equity:			
Preferred stock	156,359	246,641	403,000
Common stock	926,395	78,717	1,005,112
Capital surplus	133,728	17,586	151,314
Retained earnings	6,990,347	512,419	7,502,766
Branch office capital allocated to equity	-0-	-0-	-0-
Treasury stock	(674,152)	(72,167)	(746,319)
Total Net Worth and Shareholders Equity	7,749,115	783,196	8,532,311
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$26,501,845	$ 9,106,004	$35,607,849

CHAIN COMPANIES
BALANCE SHEET
DECEMBER 31, 1985

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
ASSETS			
Receivables:			
Gross Receivables	$430,550,601	$441,525,553	$872,076,154
Less: Unearned charges	91,188,885	35,124,303	126,313,188
Total Net Loans Receivable	339,361,716	406,401,250	745,762,966
Less: Allowance for possible loan losses	13,032,165	6,706,381	19,738,546
Adjusted Net Receivables	326,329,551	399,694,869	726,024,420
Cash on Hand and in Banks	561,122	713,679	1,274,801
Short-term Investments	-0-	-0-	-0-
Real Estate (less depreciation)	26,389	10,283	36,672
Furniture, Fixtures & Equipment (less depreciation)	1,853,281	1,952,921	3,806,202
Deferred Charges	602,847	291,396	894,243
Other Assets	3,039,280	3,552,160	6,591,440
TOTAL ASSETS	$332,412,470	$406,215,308	$738,627,778
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 8,645	$ 341,355	$ 350,000
Parent company or affiliate	222,957,408	191,761,613	414,719,021
Other short-term borrowings	4,898	193,408	198,306
Total short-term borrowings	222,970,951	192,296,376	415,267,327
Long-Term Borrowings:			
Bonds and debentures	2,290	90,410	92,700
Other long-term notes	6,666,862	7,269,039	13,935,901
Branch office capital allocated to debt	47,000,799	151,365,491	198,366,290
Total long-term borrowings	53,669,951	158,724,940	212,394,891
Total Borrowings	276,640,902	351,021,316	627,662,218
Other Liabilities	7,607,296	5,639,401	13,246,697
Total Liabilities	284,248,198	356,660,717	640,908,915
Net Worth (individual or partnership)	-0-	-0-	-0-
Shareholders Equity:			
Preferred stock	-0-	-0-	-0-
Common stock	1,827,016	1,608,784	3,435,800
Capital surplus	7,264,577	6,507,929	13,772,506
Retained earnings	31,656,647	24,584,685	56,241,332
Branch office capital allocated to equity	7,418,358	16,945,025	24,363,383
Treasury stock	(2,326)	(91,832)	(94,158)
Total Net Worth and Shareholders Equity	48,164,272	49,554,591	97,718,863
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$332,412,470	$406,215,308	$738,627,778

TOTAL INDUSTRY
BALANCE SHEET
DECEMBER 31, 1985

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
ASSETS			
Receivables:			
Gross Receivables	$458,639,846	$452,442,407	$911,082,253
Less: Unearned charges	93,951,908	37,046,338	130,998,246
Total Net Loans Receivable	364,687,938	415,396,069	780,084,007
Less: Allowance for possible loan losses	13,845,159	6,868,404	20,713,563
Adjusted Net Receivables	350,842,779	408,527,665	759,370,444
Cash on Hand and in Banks	1,298,771	809,905	2,108,676
Short-term Investments	354,500	20,793	375,293
Real Estate (less depreciation)	85,994	28,998	114,992
Furniture, Fixtures & Equipment (less depreciation)	2,107,680	2,016,610	4,124,290
Deferred Charges	617,663	291,677	909,340
Other Assets	3,606,928	3,625,664	7,232,592
TOTAL ASSETS	$358,914,315	$415,321,312	$774,235,627
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 6,390,218	$ 2,429,619	$ 8,819,837
Parent company or affiliate	226,574,690	196,385,789	422,960,479
Other short-term borrowings	5,137,722	496,882	5,634,604
Total short-term borrowings	238,102,630	199,312,290	437,414,920
Long-Term Borrowings:			
Bonds and debentures	2,752,884	965,854	3,718,738
Other long-term notes	6,809,750	7,377,998	14,187,748
Branch office capital allocated to debt	47,000,799	151,365,491	198,366,290
Total long-term borrowings	56,563,433	159,709,343	216,272,776
Total Borrowings	294,666,063	359,021,633	653,687,696
Other Liabilities	8,334,865	5,961,892	14,296,757
Total Liabilities	303,000,928	364,983,525	667,984,453
Net Worth (individual or partnership)	216,438	-0-	216,438
Shareholders Equity:			
Preferred stock	156,359	246,641	403,000
Common stock	2,753,411	1,687,501	4,440,912
Capital surplus	7,398,305	6,525,515	13,923,820
Retained earnings	38,646,994	25,097,104	63,744,098
Branch office capital allocated to equity	7,418,358	16,945,025	24,363,383
Treasury stock	(676,478)	(163,999)	(840,477)
Total Net Worth and Shareholders Equity	55,913,387	50,337,787	106,251,174
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$358,914,315	$415,321,312	$774,235,627

INDEPENDENT COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1985

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$7,310,420	$2,012,281	$9,322,701
Insurance income recognized by licensee	418,712	83,287	501,999
Insurance income recognized by affiliate[1]	165,555	94,584	260,139
Other income	258,843	636,687	895,530
Total Income	$8,153,530	$2,826,839	$10,980,369
EXPENSES			
Advertising	$ 100,754	$ 48,412	$ 149,166
Auditing	72,405	5,619	78,024
Provision for possible loan losses	653,072	288,966	942,038
Depreciation and amortization	121,088	22,106	143,194
Insurance and fidelity bonds	112,031	16,440	128,471
Legal fees and disbursements	51,474	22,321	73,795
Postage, printing, stationery and supplies	160,599	44,895	205,494
Rent, janitorial services, and utilities	211,055	53,179	264,234
Salaries of officers, owners and partners	1,130,119	208,984	1,339,103
Salaries of all other employees	1,076,154	209,412	1,285,566
Taxes (other than income)	184,812	38,751	223,563
License fees	30,264	2,734	32,998
Telephone and telegraph	118,378	34,516	152,894
Travel, auto expense and allowance	90,353	10,509	100,862
Supervision and administration	158,057	103,797	261,854
Other expenses	419,881	138,984	558,865
Expenses (excluding taxes) allocated from insurance affiliate[2]	76,255	56,750	133,005
Total non-interest expenses	4,766,751	1,306,375	6,073,126
Interest paid on borrowed funds	2,231,629	893,281	3,124,910
Total expenses before income taxes	6,998,380	2,199,656	9,198,036
Income taxes			
(a) State	70,509	5,186	75,695
(b) Federal	295,128	14,242	309,370
(c) Income taxes on insurance income of affiliate	43,044	18,628	61,672
Total income taxes	408,681	38,056	446,737
Total expenses	7,407,061	2,237,712	9,644,773
Net Income (loss)	$ 746,469	$ 589,127	$ 1,335,596

[1]Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2]Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1985

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$ 92,066,431	$70,658,712	$162,725,143
Insurance income recognized by licensee	1,506,709	524,471	2,031,180
Insurance income recognized by affiliate[1]	7,566,705	2,262,013	9,828,718
Other income	1,360,001	981,971	2,341,972
Total Income	$102,499,846	$74,427,167	$176,927,013
EXPENSES			
Advertising	$ 1,397,978	$ 921,065	$ 2,319,043
Auditing	22,986	16,139	39,125
Provision for possible loan losses	11,515,552	2,652,827	14,168,379
Depreciation and amortization	840,654	579,008	1,419,662
Insurance and fidelity bonds	136,910	133,428	270,338
Legal fees and disbursements	221,813	138,224	360,037
Postage, printing, stationery and supplies	1,071,488	869,669	1,941,157
Rent, janitorial services, and utilities	2,291,051	1,749,994	4,041,045
Salaries of officers, owners and partners	156,685	113,985	270,670
Salaries of all other employees	11,708,488	8,934,625	20,643,113
Taxes (other than income)	533,522	565,198	1,098,720
License fees	255,681	224,547	480,228
Telephone and telegraph	1,323,336	947,031	2,270,367
Travel, auto expense and allowance	371,833	302,351	674,184
Supervision and administration	8,772,379	6,076,035	14,848,414
Other expenses	2,980,879	2,667,689	5,648,568
Expenses (excluding taxes) allocated from insurance affiliate[2]	4,894,683	1,548,714	6,443,397
Total non-interest expenses	48,495,918	28,440,529	76,936,447
Interest paid on borrowed funds	29,118,094	34,497,263	63,615,357
Total expenses before income taxes	77,614,012	62,937,792	140,551,804
Income taxes			
(a) State	1,276,084	600,791	1,876,875
(b) Federal	9,652,764	4,625,084	14,277,848
(c) Income taxes on insurance income of affiliate	1,255,063	292,645	1,547,708
Total income taxes	12,183,911	5,518,520	17,702,431
Total expenses	89,797,923	68,456,312	158,254,235
Net Income (loss)	$12,701,923	$ 5,970,855	$ 18,672,778

[1]Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2]Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1985

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$ 99,376,851	$72,670,993	$172,047,844
Insurance income recognized by licensee	1,925,421	607,758	2,533,179
Insurance income recognized by an affiliate[1]	7,732,260	2,356,597	10,088,857
Other income	1,618,844	1,618,658	3,237,502
Total Income	$110,653,376	$77,254,006	$187,907,382
EXPENSES			
Advertising	$ 1,498,732	$ 969,477	$ 2,468,209
Auditing	95,391	21,758	117,149
Provision for possible loan losses	12,168,624	2,941,793	15,110,417
Depreciation and amortization	961,742	601,114	1,562,856
Insurance and fidelity bonds	248,941	149,868	398,809
Legal fees and disbursements	273,287	160,545	433,832
Postage, printing, stationery and supplies	1,232,087	914,564	2,146,651
Rent, janitorial services, and utilities	2,502,106	1,803,173	4,305,279
Salaries of officers, owners and partners	1,286,804	322,969	1,609,773
Salaries of all other employees	12,784,642	9,144,037	21,928,679
Taxes (other than income)	718,334	603,949	1,322,283
License fees	285,945	227,281	513,226
Telephone and telegraph	1,441,714	981,547	2,423,261
Travel, auto expense and allowance	462,186	312,860	775,046
Supervision and administration	8,930,436	6,179,832	15,110,268
Other expenses	3,400,760	2,806,673	6,207,433
Expenses (excluding taxes) allocated from insurance affiliate	4,970,938	1,605,464	6,576,402
Total non-interest expenses	53,262,669	29,746,904	83,009,573
Interest paid on borrowed funds	31,349,723	35,390,544	66,740,267
Total expenses before income taxes	84,612,392	65,137,448	149,749,840
Income taxes			
(a) State	1,346,593	605,977	1,952,570
(b) Federal	9,947,892	4,639,326	14,587,218
(c) Income taxes on insurance income of affiliate[2]	1,298,107	311,273	1,609,380
Total income taxes	12,592,592	5,556,576	18,149,168
Total expenses	97,204,984	70,694,024	167,899,008
Net Income (loss)	$ 13,448,392	$ 6,559,982	$ 20,008,374

[1]Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2]Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
AS OF DECEMBER 31, 1985

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment For:						
Two Months	567	723,256	3,419	5,042,288	3,986	5,765,544
Three Months	709	770,351	5,542	8,122,956	6,251	8,893,307
TOTAL	1,276	$1,493,607	8,961	$13,165,244	10,237	$14,658,851

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percent of number of loans at the end of the year that were delinquent at the time	1.94	2.43	4.38	0.95	1.54	2.49	1.02	1.60	2.63
Percent of dollar amount of net receivable outstanding at the end of the year that were delinquent at the time	2.11	2.24	4.35	0.68	1.09	1.77	0.74	1.14	1.88

RANGE OF CONSUMER FINANCE LOANS MADE DURING 1985

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
$ 500.00 or Less	3,219	$ 1,130,971	9,323	$ 3,368,051	12,542	$ 4,499,022
500.01 to 1,000.00	6,298	4,612,044	34,828	25,267,575	41,126	29,879,619
1,000.01 to 1,500.00	4,286	5,182,400	37,995	46,171,646	42,281	51,354,046
1,500.01 to 2,000.00	2,780	4,802,231	30,594	52,275,100	33,374	57,077,331
2,000.01 to 2,500.00	1,977	4,344,949	28,915	65,103,087	30,892	69,448,036
Above 2,500.00	2,523	6,922,481	52,662	153,250,161	55,185	160,172,642
Total	21,083	$26,995,076	194,317	$345,435,620	215,400	$372,430,696

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1985

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	30.38	38.46	32.12	32.76	20.11	25.90	32.57	20.46	26.20
Charges Collected or Earned	27.24	27.38	27.27	29.42	19.09	23.82	29.25	19.25	23.99
Insurance Income	2.18	2.42	2.23	2.90	0.75	1.74	2.84	0.79	1.76
Other Income	0.96	8.66	2.62	0.43	0.27	0.34	0.48	0.43	0.45
Interest Expense	8.32	12.15	9.14	9.31	9.32	9.31	9.23	9.37	9.30
Non-Interest Expense	17.76	17.77	17.76	15.50	7.68	11.26	15.68	7.88	11.57
Salary Expenses	8.22	5.69	7.68	3.79	2.44	3.06	4.14	2.51	3.28
Bad Debt Expense	2.43	3.93	2.76	3.68	0.72	2.07	3.58	0.78	2.11
Supervision and Administration	0.59	1.41	0.77	2.80	1.64	2.17	2.63	1.64	2.11
Other Non-Interest Expense	6.52	6.74	6.55	5.22	2.88	3.95	5.33	2.96	4.08
Income before Income Taxes	4.30	8.53	5.21	7.95	3.10	5.33	7.67	3.21	5.32
Income Taxes	1.52	0.52	1.31	3.89	1.49	2.59	3.71	1.47	2.53
Net Income:									
Weighted Average	2.78	8.02	3.90	4.06	1.61	2.73	3.96	1.74	2.79
Median	3.87	(2.05)	3.50	3.57	1.35	2.59	3.60	1.01	3.10

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Abingdon	CF-539	Security Pacific Finance Corp., 293 West Main Street, P.O. Box 464, 24210	844	1,341,480
Alexandria	CF-992	Avco Financial Services of Madison Heights, Inc., 8727-C Cooper Road, P.O. Box 15263, 22309	488	712,617
	CF-781	Beneficial Virginia Inc., Beacon Hill Bldg., 6911 Richmond Highway, 22306	451	658,776
	CF-805	Household Finance Corporation of Virginia, 6734 Richmond Highway, P.O. Box 6332, 22306	855	1,353,111
	CF-437	Household Finance Corporation of Virginia, 3622 King Street, P.O. Box 3115, 22302	562	846,974
	CF-958	Aetna Finance Company, d/b/a ITT Financial Services, 606 North Washington Street, P.O. Box 328, 22313	2,223	4,204,763
	CF-961	Landmark Financial Services of Virginia, Inc., 6333-A South Kings Highway, P.O. Box 4269, 22303	387	560,343
	CF-272	Security Pacific Finance Corp., 5999 Stevenson Avenue, 22304	515	844,915
	CF-870	The Finance Company, 8120 Richmond Highway, P.O. Box 15057, 22309	1,232	1,485,319
Altavista	CF-454	Altavista Loan Company, 802 Main Street, P.O. Box 589, 24517	820	711,365
Annandale	CF-876	Associates Financial Services Company of Virginia, Inc., 4115 John Marr Drive, P.O. Box 471, 22003	497	893,826
	CF-830	Avco Financial Services of Madison Heights, Inc., 7402 Little River Turnpike, P.O. Box 491, 22003	1,121	1,774,630
Appomattox	CF-1022	Piedmont Finance Services, Inc., Triangle Plaza Shopping Center, P.O. Box 2109, 24522	26	15,238
Arlington	CF-257	Arlington Finance and Loan Corporation, 2313 Wilson Boulevard, P.O. Box 682, 22216	194	362,355
	CF-277	Household Finance Corporation of Virginia, 3175 Wilson Boulevard, P.O. Box 1510, 22201	748	1,106,424
	CF-957	Aetna Finance Company, d/b/a ITT Financial Services, 2419 Columbia Pike, 22204	2,418	4,422,621
Bassett	CF-447	Henry County Small Loan Corp., Main Street, P.O. Box 262, 24055-0262	508	529,819
Bedford	CF-960	Finance One of Virginia, Inc., Maxway Plaza, U.S. Bypass 460, P.O. Box 493, 24523	864	1,463,731
Big Stone Gap	CF-807	Finance One of Virginia, Inc., 317 Shawnee Avenue, 24219	859	1,612,162
Blacksburg	CF-675	Finance One of Virginia, Inc., 114 Country Club Drive, S.W., 24060	611	964,945
	CF-855	Household Finance Corporation of Virginia, Gables Shopping Center, P.O. Box 353, 24060	215	323,543
	CF-538	No. 3 Creditway of America, Inc., 108 North Main Street, 24060	1,018	1,454,248
Blackstone	CF-498	Southside Finance Company, 304 South Main Street, P.O. Box 22, 23824	290	214,575
Bluefield	CF-643	Finance One of Virginia, Inc., 720 Virginia Avenue, 24605	895	1,466,128
	CF-974	Kentucky Finance Co., Inc., Bristol, Virginia, 504 Virginia Avenue, 24605	940	983,007
Bridgewater	CF-662	Finance One of Virginia, Inc., 101 South Main Street, P.O. Box 86, 22812	1,145	2,105,074

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Bristol	CF-260	Beneficial Virginia Inc., 52 Piedmont Street, P.O. Box 518, 24203	386	578,199
	CF-674	FinanceAmerica Corporation, 61 Commonwealth Avenue, P.O. Box 909, 24203	199	263,846
	CF-810	Kentucky Finance Co., Inc., Bristol, Virginia, 14 Piedmont Street, P.O. Box 98, 24203	1,143	1,284,011
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, 24528	486	390,006
Burke	CF-927	Household Finance Corporation of Virginia, 9560 Old Keene Mill Road, 22015	204	315,400
Cape Charles	CF-842	Finance One of Virginia, Inc., 217-219 Mason Street, 23310	529	864,189
Carrollton	CF-914	Community Finance Company, Highway 17, P.O. Box 235, 23314	580	900,242
Charlottesville	CF-950	Associates Financial Services Company of Virginia, Inc., 1428 North Seminole Trail, P.O. Box 7944, 22906	500	670,600
	CF-855	Beneficial Virginia Inc., 722-5 Rio Road, West, P.O. Box 6053, 22906	334	501,761
	CF-463	Finance One of Virginia, Inc., 118 East Main Street, P.O. Box 2221, 22901	2,093	3,514,960
	CF-704	General Finance Corporation of Virginia, 1138 Emmett Street, P.O. Box 7000, 22906	801	1,063,933
	CF-850	Household Finance Corporation of Virginia, 1442 Seminole Trail, P.O. Box 6835, 22906	237	373,777
	CF-996	Aetna Finance Company, d/b/a ITT Financial Services, Angus Road Business Center, 2114 Angus Road, Suite 101, 22901	375	710,643
	CF-430	Parks Finance Service, Inc., 112 Second Street, N.E., P.O. Box 2025, 22902	432	527,247
	CF-287	Provident Finance Company of Virginia, Inc., 518 East Main Street, P.O. Box 279, 22902	849	1,154,789
	CF-690	City Finance Company, d/b/a Public Finance Corporation, 1112 West Main Street, 22901	381	548,135
	CF-213	Security Pacific Finance Corp., 300 Preston Avenue, Suite 100, 22901	683	1,133,719
	CF-1008	Sovran Credit Corporation, 801 West Main Street, 22901	91	109,859
Chase City	CF-431	Provident Finance Company of Virginia, Inc., 518 North Main Street, P.O. Box 155, 23924	883	1,329,176
Chatham	CF-512	Finance One of Virginia, Inc., 2 South Main Street, P.O. Drawer K, 24531	1,079	1,577,743
Chesapeake	CF-900	Associates Financial Services Company of Virginia, Inc., 342 Battlefield Boulevard, South, P.O. Box 15398, 23320	453	800,427
	CF-952	Beneficial Virginia, Inc., 3355 Western Branch Boulevard, Churchland Square Shopping Center, 23321	1,005	1,573,630
	CF-1004	General Finance Corporation of Virginia, 2001C South Military Highway, 23235	256	448,708

	CF-605	Household Finance Corporation of Virginia, 237 South Battlefield Boulevard, P.O. Box 15292, 23320	351	516,108
	CF-975	Landmark Financial Services of Virginia, Inc., 316-A Battlefield Boulevard, 23320	404	556,716
	CF-350	South Norfolk Loan Corporation, 712 Liberty Street, P.O. Box 5225, 23324	1,179	1,084,846
	CF-817	TranSouth Financial Corporation, 4315 Indian River Shopping Center, P.O. Box 13085, 23325	437	557,806
Chester	CF-915	Community Finance Company, Bermuda Square, P.O. Box 273, 23831	494	685,359
Christiansburg	CF-390	Security Pacific Finance Corp., 48 West Main Street, P.O. Box 494, 24073	842	1,456,135
Clarksville	CF-556	Finance One of Virginia, Inc., S.E. Corner Virginia Avenue & 5th Street, 23927	912	1,660,602
Collinsville	CF-1016	Capitol Credit Plan of Virginia, Inc., 316 Virginia Avenue, Space C, 24078	140	210,011
	CF-571	Collinsville Finance Corporation, 503 Virginia Avenue, 24078	507	541,642
Covington	CF-736	Finance One of Virginia, Inc., 310 West Main Street, P.O. Box 247, 24426	816	1,254,272
	CF-256	No. 2 Creditway of America, Inc., 328 West Main Street, 24426	1,046	1,329,016
Crewe	CF-657	Finance One of Virginia, Inc., 109 East Carolina Avenue, 23930	700	1,241,025
Culpeper	CF-933	Blazer Financial Services, Inc., 162 East Davis Street, P.O. Box 749, 22701	465	684,869
	CF-737	Finance One of Virginia, Inc., 329-B Madison Road, Southgate Shopping Center, 22701	1,193	1,960,768
Danville	CF-468	Beneficial Virginia Inc., 3350 Riverside Shopping Center, P.O. Box 2415, 24541	566	905,626
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, 24541	619	883,524
	CF-1000	Capitol Credit Plan of Virginia, Inc., Piney Forest Shopping Center, Space 1, 661 Piney Forest Road, 24540	499	622,182
	CF-793	C.I.T. Financial Services, Inc. of Delaware, 158 Arnett Boulevard, P.O. Box 1163, 24543	201	279,792
	CF-471	Danville Finance and Loan Corporation, 626 North Ridge Street, P.O. Box 818, 24543	358	294,620
	CF-124	Finance One of Virginia, Inc., 705 Patton Street, P.O. Box 297, 24541	2,510	4,265,355
	CF-379	Household Finance Corporation of Virginia, 619 West Main Street, P.O. Box 2185, 24541	688	1,006,130
	CF-687	City Finance Company, d/b/a Public Finance Corporation, 1076 Old Riverside Drive, 24541	926	1,136,243
	CF-326	Security Pacific Finance Corp., 2420 Riverside Drive, Riverside Executive Suite, 24540	900	1,237,627
Dumfries	CF-752	General Finance Corporation of Virginia, 261 South Fraley Boulevard, P.O. Box 369, 22026	672	828,117
Elkton	CF-702	Finance One of Virginia, Inc., Store "L", Shenelk Plaza, Shenandoah Avenue, P.O. Box 193, 22827	728	1,222,799
Emporia	CF-734	Finance One of Virginia, Inc., 520 North Main Street, P.O. Box 226, 23847	1,423	2,543,586
	CF-978	Provident Finance Company of Virginia, Inc., 102 East Atlantic Street, 23847	510	623,712
Fairfax	CF-753	Beneficial Virginia Inc., Warwick Building, Suite 204-206, 10604 Warwick Avenue, 23030	485	716,016
	CF-565	Household Finance Corporation of Virginia, 9526 Arlington Boulevard, 22030	314	486,340
	CF-976	Aetna Finance Company, d/b/a ITT Financial Services, 9641 Lee Highway, 22030	1,144	2,064,058
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043	1,042	1,336,774
	CF-504	Finance One of Virginia, Inc., 6201 Leesburg Pike, P.O. Box 5143, 22044	1,189	1,782,321
	CF-424	Security Pacific Finance Corp., 5203 Leesburg Pike, #101, 22041	623	865,194
Farmville	CF-609	Finance One of Virginia, Inc., College Plaza Shopping Center, South Main Street, 23901	1,460	2,609,493
	CF-947	The Finance Company, Randolph Shops, Shop #4, Corner Second & Main Streets, 23901	731	1,173,633
Franklin	CF-883	Household Finance Corporation of Virginia, Franklin Plaza Shopping Center, P.O. Box 734, 23851	318	510,570
	CF-1023	City Finance Company, d/b/a Public Finance Corporation, 157 College Drive, 23851	27	28,742
Fredericksburg	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405	635	926,105

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business — Net Loans Receivable Number	Consumer Finance Business — Net Loans Receivable Amount
	CF-238	Colonial Loans, Inc., 401 William Street, P.O. Box 518, 22408-0518	1,218	1,516,000
	CF-542	FinanceAmerica Corporation, 1147 Jefferson Davis Boulevard, 22401	1,435	2,299,956
	CF-1012	Finance One of Virginia, Inc., 1978 Williams Street, Westwood Village, 22401	870	1,509,907
	CF-767	Household Finance Corporation of Virginia, 2050-52 Plank Road, P.O. Box 3615, 22402	611	931,252
	CF-1015	Aetna Finance Company, d/b/a ITT Financial Services, 300 Westwood Office Park, 22401	434	807,129
Front Royal	CF-380	Finance One of Virginia, Inc., Route 55 East, P.O. Box 1088, 22630	697	1,275,393
	CF-780	Rouss Finance Company, 102 East Main Street, P.O. Box 1469, 22630	507	606,734
Galax	CF-747	BarclaysAmerican/Financial, Inc., 969 East Stuart Drive, P.O. Box 539, 24333	855	1,112,022
	CF-389	Security Pacific Finance Corp., Galax Shopping Center, 544-A East Stuart Drive, 24333	1,002	1,418,628
Gloucester	CF-682	Finance One of Virginia, Inc., Grant City Shopping Center, P.O. Box 631, 23061	755	1,339,986
Grafton	CF-818	TranSouth Financial Corporation, 1890 George Washington Highway, P.O. Box 941, 23692	426	694,216
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P.O. Box 708, 24557	422	391,901
Hampton	CF-442	Associates Financial Services Company of Virginia, Inc., 2040 Coliseum Drive, Coliseum Square Shopping Center, P.O. Box 7356, 23666	567	885,536
	CF-595	Beneficial Virginia Inc., 2211 West Mercury Boulevard, #43, P.O. Box 7265, 23666	1,279	1,867,666
	CF-898	Finance One of Virginia, Inc., 3007 W. Mercury Boulevard, 23666	1,081	1,992,363
	CF-774	Household Finance Corporation of Virginia, 3-5 South Newmarket Square Shopping Center, 23666	549	859,084
	CF-773	Household Finance Corporation of Virginia, 31 West Mercury Boulevard, 23669	693	1,110,308
	CF-970	Aetna Finance Company, d/b/a ITT Financial Services, 3016 West Mercury Boulevard, 23666	1,298	2,327,376
	CF-879	Landmark Financial Services of Virginia, Inc., 4908-A West Mercury Boulevard, 23666	645	903,806
	CF-488	Provident Finance Company of Virginia, Inc., 1113 North King Street, 23669	710	991,378
	CF-764	Security Pacific Finance Corp., 2101 Executive Drive, Tower Box 13, 23666	579	934,882
	CF-971	Sovran Credit Corporation, 2805 West Mercury Boulevard, 23666	490	616,289
	CF-819	TranSouth Financial Corporation, 1305 East Pembroke Avenue, P.O. Box 52, 23669	478	750,475
Harrisonburg	CF-930	Beneficial Virginia, Inc., 77 East Market Street, P.O. Box 174, 22801	223	324,113
	CF-305	Security Pacific Finance Corp., 350 North Main Street, 22801	511	778,453
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, P.O. Box 592, 22801	1,010	1,134,528
Herndon	CF-1003	Aetna Finance Company, d/b/a ITT Financial Services, Herndon Center, 366 Elden Street, Store #19 22070	534	989,152

	CF-893	Landmark Financial Services of Virginia, Inc., 478 Elden Street, P.O. Box 342, 22070	405	608,016
Hopewell	CF-259	Beneficial Virginia Inc., 4114 Oaklawn Boulevard, 23860	579	1,041,578
	CF-600	Community Finance Company, 305 Cavalier Square Shopping Center, P.O. Box 238, 23860	588	807,738
Hurt	CF-720	Parks Finance Services, Inc., Staunton Plaza Shopping Center, P.O. Box 476, 24563	1,344	1,416,410
Lawrenceville	CF-629	Finance One of Virginia, Inc., 128 West Hicks Street, P.O. Box 357, 23868	925	1,545,819
Lebanon	CF-668	Finance One of Virginia, Inc., Route 19, Bluefield Road, 24266	1,132	2,016,084
Leesburg	CF-426	Finance One of Virginia, Inc., 156 South Catoctin Circle, 22075	737	1,316,464
	CF-798	Security Pacific Finance Corp., 26-B Plaza Street, P.O. Box 1404, 22075	488	830,625
Lexington	CF-362	Provident Finance Company of Virginia, Inc., 121 West Nelson Street, P.O. Box 590, 24450	725	1,002,537
Louisa	CF-683	Finance One of Virginia, Inc., Triangle Plaza Shopping Center, P.O. Box 571, 23093	900	1,606,473
Luray	CF-446	Finance One of Virginia, Inc., 27 East Main Street, P.O. Box 284, 22835	527	920,721
	CF-625	Peoples Loans, Inc., 139 East Main Street, 22835	551	544,582
Lynchburg	CF-522	Beneficial Virginia Inc., Fort Hill Village Shopping Center, P.O. Box 4252, 24502	592	878,105
	CF-995	Capitol Credit Plan of Virginia, Inc., 2600 Memorial Avenue, Suite 107, 24501	541	777,275
	CF-603	Commercial Credit Loans, Inc., 15 Wadsworth Street, P.O. Box 684, 24505	533	811,566
	CF-769	General Finance Corporation of Virginia, 2130 Wards Road, Lynchburg Hills Plaza Shopping Center, 24502	1,506	2,123,733
	CF-219	Household Finance Corporation of Virginia, 2144 Wards Road, Lynchburg Hills Plaza Shopping Center, P.O. Box 10097, 24506	386	530,994
	CF-693	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue, P.O. Box 2235, 24501	571	753,215
Madison Heights	CF-566	Avco Financial Services of Madison Heights, Inc., Rt. 29 North, River James Shopping Center, 24572	1,118	1,637,806
Manassas	CF-1013	Aetna Finance Company, d/b/a ITT Financial Services, 7521 & 7523 Presidential Lane, Suites 18 & 19, 22110	361	676,263
	CF-890	Associates Financial Services Company of Virginia, Inc., 8370 Sudley Road, 22110	517	971,616
	CF-768	Beneficial Virginia Inc., 9622-A South Grant Avenue, P.O. Box 1208, 22110	449	662,383
	CF-583	Finance One of Virginia, Inc., 8803 Sudley Road, Suite 102, P.O. Box 1190, 22110	1,209	2,180,531
	CF-806	Household Finance Corporation of Virginia, 8313 Sudley Road, Manaport Plaza, 22110	341	541,090
	CF-524	CoreStates Finance of Virginia, Inc., 9034 Mathis Avenue, 22110	692	1,113,211
Marion	CF-388	Security Pacific Finance Corp., 211 East Main Street, Room 105, 24354	577	910,381
Martinsville	CF-482	BarclaysAmerican/Financial, Inc., 245 Commonwealth Boulevard, P.O. Box 534, 24114	1,052	1,531,132
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P.O. Box 142, 24112	716	839,950
	CF-868	Commercial Credit Loans, Inc., 22 Walnut Street, 24112	644	959,390
	CF-384	Household Finance Corporation of Virginia, 5 East Church Street, P.O. Box 849, 24114	720	955,153
	CF-324	Security Pacific Finance Corp., 108 East Main Street, 24112	962	1,347,886
McLean	CF-660	Household Finance Corporation of Virginia, Inc., Tyson's Corner Shopping Center, P.O. Box 3083, 22103	400	616,491
Midlothian	CF-941	Beneficial Virginia Inc., 10175 Hull Street Road, Store 7, 23113	352	544,559
Newport News	CF-938	Associates Financial Services Company of Virginia, Inc., 306 Oyster Point Road, Oyster Point Plaza #4, 23602	486	842,141

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-944	Associates Financial Services Company of Virginia, Inc., 851 J. Clyde Morris Boulevard, P.O. Box 1475, 23601	624	1,040,150
	CF-994	Avco Financial Services of Madison Heights, Inc., 10866 Warwick Boulevard, 23605	617	989,641
	CF-812	Beneficial Virginia Inc., 5517 Warwick Boulevard, P.O. Box 2129, 23602	1,361	1,833,530
	CF-135	Blazer Financial Services, Inc., 640-A 79th Street, P.O. Box 5105, 23605	551	772,493
	CF-744	General Finance Corporation of Virginia, 393 Denbigh Boulevard, 23602	913	1,166,366
	CF-772	Household Finance Corporation of Virginia, 94 Sherwood Shopping Center, P.O. Box 208, 23602	677	1,079,871
	CF-688	City Finance Company, d/b/a Public Finance Corporation, Unit 450, Warwick Village Shopping Center, 11006 Warwick Boulevard, 23602	705	732,556
	CF-497	Security Pacific Finance Corp., 6060 Jefferson Avenue, Suite L-500, 23605	590	947,744
	CF-820	TranSouth Financial Corporation, 6212 Jefferson Avenue, 23605	574	931,995
	CF-821	TranSouth Financial Corporation, 12700 Warwick Boulevard, P.O. Box 6197, 23606	465	757,393
Norfolk	CF-451	Associates Financial Services Company of Virginia, Inc., 7616-7 Sewells Point Road, P.O. Box 10086, 23513	816	1,378,181
	CF-920	Associates Financial Services Company of Virginia, Inc., 505 North Military Highway, P.O. Box 12023, 23502	350	561,472
	CF-987	Avco Financial Services of Madison Heights, Inc., 415 N. Military Highway, Suite 10, 23502	558	817,645
	CF- 32	Beneficial Virginia Inc., 6202 North Military Highway, P.O. Box 14448, 23518	1,129	1,673,533
	CF-297	Beneficial Virginia Inc., 144 East Little Creek Road, P.O. Box 9405, 23505	1,271	1,980,974
	CF-459	Beneficial Virginia Inc., 2408-A East Little Creek Road, P.O. Box 14106, 23518	943	1,540,327
	CF-332	Blazer Financial Services, Inc., 1105—B Newtown Road, P.O. Box 12823, 23502	861	1,211,213
	CF-647	Commercial Credit Loans, Inc., 871-D North Military Highway, P.O. Box 12807, 23502	380	632,792
	CF-429	FinanceAmerica Corporation, 5425 Robinhood Road, Suite 204-206, 23513	142	165,976
	CF-346	FinanceAmerica Corporation, 420 Center Drive, Suite 130 Shenandoah Building, 11 Koger Executive Center, 23502	178	276,213
	CF-709	General Finance Corporation of Virginia, 8610 Hampton Boulevard, 23505	1,703	1,879,562
	CF-990	General Finance Corporation of Virginia, 5329-A Virginia Beach Boulevard, 23502	922	1,233,211
	CF-312	Household Finance Corporation of Virginia, 2352 East Little Creek Road, 23518	451	707,718

	CF-776	Household Finance Corporation of Virginia, 7510 Granby Street, P.O. Box 9777, 23505	606	1,072,002
	CF-775	Household Finance Corporation of Virginia, 7525 Tidewater Drive, P.O. Box 9606, 23505	762	1,306,764
	CF-911	Household Finance Corporation of Virginia, 189 Ocean View Avenue, Ocean View Shopping Center, 23503	427	735,433
	CF-956	Aetna Finance Company, d/b/a ITT Financial Services, 415-17 North Military Highway, 23502	1,804	3,256,736
	CF-591	Landmark Financial Services of Virginia, Inc., 7862 Tidewater Drive #3, P.O. Box 14366, 23518	521	612,390
	CF-986	Mercury Finance Company of Virginia, 2358 East Little Creek Road, 23518	883	671,817
	CF-1017	Mercury Finance Company of Virginia, 3584 B North Military Highway, 23518	392	688,778
	CF-398	Security Pacific Finance Corp., Suite 201, 870 North Military Highway, 23502	733	1,170,999
	CF-951	The Finance Company, Bayview Plaza Shopping Center, Store 5-E, 7930 Chesapeake Boulevard, 23518	718	623,274
	CF-822	TranSouth Financial Corporation, 700 Newtown Road, P.O. Box 12125, 23502	392	438,032
	CF-824	TranSouth Financial Corporation, 808 Norview Avenue, P.O. Box 7244, 23509	582	679,367
Onley	CF-906	Finance One of Virginia, Inc., Four Corner Plaza, P.O. Box 68, 23418	1,309	1,874,570
Orange	CF-788	Provident Finance Company of Virginia, Inc., 109 East Main Street, P.O. Box 551, 22960	697	876,116
Pearisburg	CF-574	No. 3 Creditway of America, Inc., 507 Mountain Lake Avenue, 24134	534	719,332
Petersburg	CF- 71	Beneficial Virginia Inc., 2548 South Crater Road, P.O. Box 2032, 23804	850	1,371,309
	CF-144	Blazer Financial Services, Inc., 123-½ North Sycamore Street, 23803	594	944,217
	CF-638	Finance One of Virginia, Inc., 3323-A South Crater Road, 23803	1,327	2,311,406
	CF-710	General Finance Corporation of Virginia, 2307 East Washington Street, 23803	1,726	2,465,294
	CF-246	Household Finance Corporation of Virginia, 2030 South Sycamore Street, P.O. Box 1718, 23805	827	1,250,204
	CF-1020	Provident Finance Company of Virginia, Inc., 5 North Sycamore Street, 23804	919	1,282,184
	CF-366	Security Pacific Finance Corp., 2787 South Crater Road, 23805	621	992,592
	CF-825	TranSouth Financial Corporation, 3287 South Crater Road, P.O. Box 2053, 23804	667	1,088,536
Portsmouth	CF-506	Beneficial Virginia Inc., 6209 Portsmouth Boulevard, 23701	870	1,358,126
	CF-233	Bynum Finance Corporation, 430 County Street, P.O. Box 788, 23705	1,693	1,710,380
	CF-777	FinanceAmerica Corporation, 2601 Airline Boulevard, P.O. Box 3274, 23701	204	333,476
	CF-836	General Finance Corporation of Virginia, 1909-7 Victory Boulevard, 23702-3199	977	1,379,441
	CF-299	Household Finance Corporation of Virginia, 4080 D-2 Victory Boulevard, Tower Mall Shopping Center, P.O. Box 7131, 23701	761	1,220,840
	CF-977	Aetna Finance Company, d/b/a ITT Financial Services, 1220 Frederick Boulevard, 23707	754	1,378,194
	CF-697	City Finance Company, d/b/a Public Finance Corporation, 613 High Street, P.O. Box 1403, 23704	802	902,205
	CF-367	Security Pacific Finance Corp., 355 Crawford Parkway, Suite 808, Citizens Trust Building, 23704	726	1,139,744
	CF-924	Sovran Credit Corporation, 1201 Airline Boulevard, P.O. Box 7356, 23707	1,126	1,413,360
	CF-826	TranSouth Financial Corporation, 3408 Bart Street, P.O. Box 7125, 23707	605	622,706
Pulaski	CF-748	BarclaysAmerican/Financial, Inc., Pulaski Shopping Center, 1010 East Main Street, 24301	982	1,401,053
Radford	CF-1014	Capitol Credit Plan of Virginia, Inc., 220 First Street, 24141	156	203,375
	CF-243	No. 2 Creditway of America, Inc., 116 Third Avenue, 24141	1,782	2,475,372
	CF-1007	City Finance Company, d/b/a Public Finance Corporation, 218 First Street, 24143	79	87,412
Richlands	CF-252	Ashland Finance Company of Virginia, 1324 Front Street, P.O. Box 306, 24641	1,091	1,430,598

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Richmond	CF-514	Associates Financial Services Company of Virginia, Inc., 6516 Hull Street Road, 23225	594	1,056,199
	CF-859	Associates Financial Services Company of Virginia, Inc., 8532 Patterson Avenue, P.O. Box 29328, 23229	642	1,124,419
	CF-803	Avco Financial Services of Madison Heights, Inc., 7009 Forest Hill Avenue, P.O. Box 13037, 23225	1,042	1,812,590
	CF-896	Avco Financial Services of Madison Heights, Inc., 1565 Parham Road, 23229	1,127	1,578,107
	CF-964	BarclaysAmerican/Financial, Inc., 8014 Midlothian Turnpike, 23235	381	539,309
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, 23231	392	726,672
	CF-869	Beneficial Virginia Inc., 8075 West Broad Street, 23229	393	601,668
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P.O. Box 11223, 23230	702	817,434
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224	942	1,216,148
	CF-963	Finance One of Virginia, Inc., 7806 Midlothian Pike, 23235	583	1,177,028
	CF-713	General Finance Corporation of Virginia, 5234 Brookhill Plaza, 23227	720	896,199
	CF-837	General Finance Corporation of Virginia, 4010-A Glenside Drive, 23228	760	1,114,918
	CF-881	General Finance Corporation of Virginia, 5176 Nine Mile Road, 23223	523	736,853
	CF-1002	General Finance Corporation of Virginia, 9936 Midlothian Turnpike, 23235	198	330,550
	CF-711	General Finance Corporation of Virginia, 24 Tuckernuck Square Shopping Center, 9022 W. Broad Street, 23229	849	1,459,148
	CF-480	General Finance Corporation of Virginia, 503 East Main Street, 23219	958	1,573,954
	CF-712	General Finance Corporation of Virginia, 3925 Hull Street, 23224	1,250	1,948,147
	CF-892	Homestead Financial Services of Virginia, Inc., 7113 Hull Street Road, P.O. Box 8801, 23225	561	789,019
	CF-839	Household Finance Corporation of Virginia, 4713 Nine Mile Road, 23223	740	1,074,786
	CF-393	Household Finance Corporation of Virginia, 5023 Fitzhugh Avenue, P.O. Box 8663, 23226	576	865,059
	CF-394	Household Finance Corporation of Virginia, 5939 Midlothian Pike, P.O. Box 8886, 23225	602	909,900
	CF-965	Aetna Finance Company, d/b/a ITT Financial Services, 8507 Midlothian Pike, 23236	1,139	1,945,322
	CF-997	Aetna Finance Company, d/b/a ITT Financial Services, 7588 Merchants Walk Shopping Center	990	1,733,141
	CF-988	Landmark Financial Services of Virginia, Inc., 7007 Hull Street Road, 23224	248	445,013
	CF-284	Moore Loans, Incorporated, 316 East Grace Street, P.O. Box 12362, 23241	1,264	1,677,832
	CF-1010	Norwest Financial Virginia, Inc., 9321 Midlothian Turnpike, 23235	116	123,270

	CF-746	Provident Finance Company of Virginia, Inc., 7130 Hull Street, P.O. Box 3026, 23235	674	1,108,213
	CF-503	Provident Finance Company of Virginia, Inc., 4000 Mechanicsville Pike, P.O. Box 9124, 23227	939	1,314,090
	CF-329	Provident Finance Company of Virginia, Inc., 208 East Grace Street, P.O. Box 12306, 23241	1,556	2,069,715
	CF-692	City Finance Company, d/b/a Public Finance Corporation, 532 East Main Street, 23219	703	885,146
	CF-440	Security Pacific Finance Corp., 1214 Westover Hills Boulevard, Suite 201, 23225	702	984,050
	CF-467	Security Pacific Finance Corp., 5004 Monument Avenue, 23230	684	1,089,836
	CF-186	Security Pacific Finance Corp., 700 East Main Street, Suite 1025, 23219	783	1,147,585
	CF-962	Sovran Credit Corporation, Merchants Walk Shopping Center, 7574 West Broad Street Road, 23230	862	892,791
	CF-1005	Union Finance Corporation, 9828 Midlothian Turnpike, 23235	46	69,878
Roanoke	CF-910	Associates Financial Services Company of Virginia, Inc., 3715 Franklin Road, S.W.	474	820,773
	CF-1030	Avco Financial Services of Madison Heights, Inc., 5207 Bernard Drive, S.W., 24018	780	1,088,711
	CF-998	Avco Financial Services of Madison Heights, Inc., 3125 Ordway Drive, N.W., 24017	421	605,446
	CF-1019	Beneficial Virginia Inc., 7214 Williamson Road, 24019	507	841,948
	CF-339	Blazer Financial Services, Inc., 147 Campbell Avenue, S.W., 24011	778	1,101,874
	CF-755	Capitol Credit Plan of Virginia, Inc., Space B, Terrace Office Building, Crossroads Mall Shopping Center	453	689,003
	CF-646	Commercial Credit Loans, Inc., 11 Kirk Avenue, S.W., P.O. Box 825, 24004	390	619,201
	CF-945	Commercial Credit Loans, Inc., 2040 Electric Road, S.W., P.O. Box 4755, 24015	363	590,842
	CF-1024	Finance One of Virginia, Inc., 2645 Peters Creek Road, N.W., 24017	207	291,128
	CF-799	General Finance Corporation of Virginia, 4823 Williamson Road, N.W., 24012	581	842,292
	CF-216	Household Finance Corporation of Virginia, 3627 Franklin Road, S.W., 24014	312	480,942
	CF-984	Aetna Finance Company, d/b/a ITT Financial Services, 4223 Starkey Road, Tanglewood Square Shopping Center, 24014	795	1,437,702
	CF-288	No. 2 Creditway of America, Inc., 418 First Street, S.W., 24011	1,007	1,380,403
	CF-691	City Finance Company, d/b/a Public Finance Corporation, Lamplighter Mall, 5524 Williamson Road, 24012	347	421,885
	CF-349	Security Pacific Finance Corp., 10 Franklin Road, S.E., Suite 675, Colonial Plaza, 24011	595	923,230
Rocky Mount	CF-953	Finance One of Virginia, Inc., Professional Village, State Route 40, P.O. Box 531, 24151	739	1,328,885
	CF-458	Franklin Finance Company, Incorporated, 278 South Main Street, 24151	901	1,180,188
Salem	CF-357	No. 2 Creditway of America, Inc., 37 East Main Street, 24153	1,482	1,724,736
Smithfield	CF-544	Community Finance Company, Smithfield Square Shopping Center, P.O. Box 211	929	1,236,147
South Boston	CF-1001	Capitol Credit Plan of Virginia, Inc., 4019 Halifax Road, P.O. Box 1099, 24592	823	1,159,416
	CF-414	Finance One of Virginia, Inc., 526 Main Street, 24592	1,699	3,116,980
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P.O. Box 187, 24592	1,620	1,599,761
South Hill	CF-449	Provident Finance Company of Virginia, Inc., 703 Town Square Shopping Center, 707 East Atlantic Street, P.O. Box 603, 23970	975	1,426,968
Springfield	CF-966	Associates Financial Services Company of Virginia, Inc., 6691-37 Backlick Road, 22150	617	1,060,570
	CF-715	General Finance Corporation of Virginia, 7054 Spring Garden Drive, 22150	831	1,215,235
	CF-946	Landmark Financial Services of Virginia, Inc., 7060 Spring Garden Drive, P.O. Box 844, 22150	329	480,377

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-620	Security Pacific Finance Corp., 8001 Braddock Road, Suite 100, 22151	622	1,065,587
	CF-993	Sovran Credit Corporation, 6715 East Backlick Road, 22150	142	147,560
Staunton	CF-935	Associates Financial Services Company of Virginia, Inc., Suite 112, Statler Plaza, 850 Statler Boulevard, 24401	561	943,318
	CF-856	Household Finance Corporation of Virginia, 301 North Augusta Street, P.O. Box 725, 24401	339	535,000
	CF-382	No. 3 Creditway of America, Inc., 208 North Central Avenue, 24401	636	888,007
	CF-327	Provident Finance Company of Virginia, Inc., 300 West Beverley Street, P.O. Box 25, 24401	966	1,365,215
	CF-304	Security Pacific Finance Corp., 617 Greenville Avenue, P.O. Box 153, 24401	938	1,484,262
Stuart	CF-663	Stuart Finance & Small Loan Corp., Rycove Street, P.O. Box 208, 24171	195	177,958
Suffolk	CF-532	Knight Finance Company, Inc., 113 South Saratoga Street, 23434	686	737,555
	CF-1021	Provident Finance Company of Virginia, Inc., 120 E. Washington Street, 23434	774	1,099,131
	CF-435	Security Pacific Finance Corp., 1447-49 North Main Street, 23434	926	1,256,834
	CF-939	Sovran Credit Corporation, 1003 West Washington Street, P.O. Box 1039, 23434	997	1,136,163
	CF-827	TranSouth Financial Corporation, 196 W. Constance Road, P.O. Box 1091, 23434	434	387,893
Tappahannock	CF-519	Finance One of Virginia, Inc., Rappahannock Shopping Center, P.O. Box 845, 22560	988	1,475,789
Timberville	CF-732	Valley Finance Service, Incorporated, New Market Road, P.O. Box 277, 22853	419	437,819
Vienna	CF-877	Associates Financial Services Company of Virginia, Inc., 344 Maple Avenue, West, P.O. Box 1179, 22180	386	746,589
	CF-862	BarclaysAmerican/Financial, Inc., 424-426 Maple Avenue, West, P.O. Box 1013, 22180	408	478,591
	CF-661	Security Pacific Finance Corp., 2070 Chain Bridge Road, Suite 315, 22180	414	757,611
	CF-983	Transamerica Financial Services, 8133 Leesburg Pike, Suite 902D, 22180	688	1,351,100
Virginia Beach	CF-502	Associates Financial Services Company of Virginia, Inc., 913 Chimney Hill Shopping Center, P.O. Box 2262, 23452	562	939,717
	CF-943	Associates Financial Services Company of Virginia, Inc., 6517 Auburn Drive, College Park Square II, P.O. Box 64456, 23464	496	836,346
	CF-999	Associates Financial Services Company of Virginia, Inc., 612 Nevan Road, Suite 110, 23451	342	485,324
	CF-733	Avco Financial Services of Madison Heights, Inc., 3014 Virginia Beach Boulevard, P.O. Box 2222, 23450	1,442	2,249,908

	CF-863	BarclaysAmerican/Financial, Inc., Lynnhaven Corporate Center, 770 Lynnhaven Parkway, 23452	770	909,243
	CF-919	Beneficial Virginia Inc., 1104 Green Run Square Shopping Center, 23452	1,396	2,309,260
	CF-552	Beneficial Virginia Inc., 2104-I Pleasure House Road, P.O. Box 5326, 23455	1,981	3,089,557
	CF-623	Beneficial Virginia Inc., 6530-E East Indian River Road, 23464	2,065	3,257,290
	CF-985	Blazer Financial Services, 1357 Lynnhaven Green Shopping Center, Lynnhaven Parkway	584	877,767
	CF-505	Finance One of Virginia, Inc., Lynnhaven Convenience Center, 2726 Virginia Beach Boulevard	693	1,218,486
	CF-716	General Finance Corporation of Virginia, 1083 Independence Boulevard, P.O. Box 68105, 23455	959	1,469,844
	CF-705	General Finance Corporation of Virginia, 317 Kempsville Plaza, 5277 Princess Anne Road, 23462	769	1,226,940
	CF-874	General Finance Corporation of Virginia, 885 Lynnhaven Parkway, 23452	575	857,849
	CF-760	Household Finance Corporation of Virginia, 523 Hilltop Plaza Shopping Center, P.O. Box 4116, 23454	453	703,311
	CF-523	Household Finance Corporation of Virginia, 3333 Virginia Beach Boulevard, P.O. Box 2183, 23450	528	877,085
	CF-846	Household Finance Corporation of Virginia, 6535 College Park Square, 23464	429	706,099
	CF-980	Aetna Finance Company, d/b/a ITT Financial Services, 550 First Colonial Road, Suite 17, 23451	921	1,873,569
	CF-967	Landmark Financial Services of Virginia, Inc., 712 Timberlake Shopping Center, 23462	553	784,769
	CF-981	Mercury Finance Company of Virginia, Suite 110, Azalea Village, 5441 Virginia Beach Boulevard, 23462	488	431,711
	CF-969	PFS Financial Services, Inc., 340 Constitution Drive, 23462	1,027	1,592,088
	CF-875	Security Pacific Finance Corp., Pembroke Three, Suite 138, 289 Pembroke Office Park, 23462	692	1,270,792
	CF-968	Sovran Credit Corporation, 5298 Fairfield Shopping Center, 23464	470	491,998
	CF-828	TranSouth Financial Corporation, 3333-#6 Virginia Beach Boulevard, P.O. Box 2234, 23450	502	589,304
Warrenton	CF-402	Finance One of Virginia, Inc., 81 Main Street, P.O. Box 208, 22186	926	1,665,937
Warsaw	CF-815	Finance One of Virginia, Inc., 212 Main Street, P.O. Box 675, 22572	852	1,421,704
Waverly	CF-942	Sussex Finance and Loan Corporation, The Finance Building, West Main Street, 22890	323	281,893
Waynesboro	CF-923	Beneficial Virginia Inc., 250-D North Poplar Avenue, P.O. Box 1023, 22980	524	782,118
	CF-315	Provident Finance Company of Virginia, Inc., 901-S West Broad Street, P.O. Box 932, 22980	729	1,022,802
	CF-1018	City Finance Company, d/b/a Public Finance Corporation, Westwood Village Shopping Center, 2620 Main Street, 22980	50	49,267
Weber City	CF-562	No. 2 Creditway of America, Inc., Holston Shopping Center, P.O. Box 2188, 24251	1,261	1,371,199
Williamsburg	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P.O. Box HP, 23185	871	691,554
	CF-847	Household Finance Corporation of Virginia, 717 James York Plaza, 23185	280	435,009
	CF-829	TranSouth Financial Corporation, 616 Merrimac Trail, 23185	694	1,115,090
Winchester	CF-292	Beneficial Virginia Inc., 33 South Loudoun Street, P.O. Box 536, 22601	593	892,843
	CF-365	Finance One of Virginia, Inc., 2834 Valley Avenue, P.O. Box 404, 22601	1,417	2,640,920
	CF-377	Household Finance Corporation of Virginia, 621 Apple Blossom Drive, Apple Blossom Convenience Center, 22601	359	592,729
	CF-177	Rouss Finance Company, 1825 Valley Avenue, P.O. Box 3185, 22601	581	645,279
	CF-303	Security Pacific Finance Corp., 40 South Loudoun Street, 22601	614	949,587
Wise	CF-894	Finance One of Virginia, Inc., Wise County Shopping Center, U.S. Route 23 Bypass, 23293	690	1,106,732
Woodbridge	CF-723	Beneficial Virginia Inc., 14416 Jefferson Davis Highway, P.O. Box 49, 22194	384	545,820

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1985

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-765	Finance One of Virginia, Inc., 14541 Jefferson Davis Highway, Featherstone Shopping Center, P.O. Box AA, 22194	1,222	2,162,042
	CF-577	Household Finance Corporation of Virginia, 13932 Jefferson Davis Highway, P.O. Box 351, 22194	800	1,361,842
	CF-955	Aetna Finance Company, d/b/a ITT Financial Services, 14346 Jefferson Davis Highway, P.O. Box 309, 22191	1,070	1,829,885
Woodstock	CF-462	Finance One of Virginia, Inc., 480 North Main Street, P.O. Box 143, 22664	773	1,447,417
Wytheville	CF-989	Capitol Credit Plan of Virginia, Inc., 865 East Main Street, P.O. Box 350, 24382	774	950,854
	CF-1006	Security Pacific Finance Corp., Route 11, Wythe Shopping Center, 24343	322	543,180
		TOTALS	244,065	$364,687,938